

United States Bankruptcy Court
Northern District of Ohio

In re:
Richard Monroe
Debtor

Case No. 24-30137-jpg
Chapter 13

District/off: 0647-3
Date Rcvd: Jun 04, 2024

User: amari
Form ID: pdf703

Page 1 of 4
Total Noticed: 66

CERTIFICATE OF NOTICE

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 06, 2024:

Recip ID	Recipient Name and Address
db	Richard Monroe, 10318 Blue Ridge Dr. S., Whitehouse, OH 43571-9058
27726781	+ Alltran, PO Box 519, Sauk Rapids, MN 56379-0519
27726787	Citizen Bank, Mail Stop JCA115, Johnston, RI 02919
27726789	Clearbalance, Patient Experience Center, P.O. Box 927830, San Diego, CA 92192-7830
27726799	Ditech Financial, LLC, PO Box 6172, Rapid City, SD 57709
27726806	Hennepin Health Care, PO Box 860048, Minneapolis, MN 55486-0048
27726822	+ Ridgeview Medical Center, 500 S. Maple Street, Waconia, MN 55387-1791
27726824	+ Service Finance, PO Box 511223, Los Angeles, CA 90051-3021
27726827	State Bank and Trust, 555 S. Federal Hwy. #200, Boca Raton, FL 33432-6033

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
27726782	+ Email/Text: bnc@alltran.com	Jun 04 2024 20:49:00	Alltran Financial, LP, 5800 North Course Drive, Houston, TX 77072-1613
27726783	^ MEBN	Jun 04 2024 20:39:27	Aspire, PO Box 650832, Dallas, TX 75265-0832
27726784	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 04 2024 20:49:00	Aspire Credit Card, Attn: Bankruptcy, PO Box 105555, Atlanta, GA 30348-5555
27792126	+ Email/Text: bkattorneynotices@gmail.com	Jun 04 2024 20:49:00	Brandon S. Lefkowitz, 29777 Telegraph Road, Suite 2440, Southfield, MI 48034-7667
27726786	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 04 2024 20:54:17	Citibank, N.A., 50 Northwest Pd. Road, Elk Grove Village, IL 60007
27726788	Email/Text: Bankruptcy.RI@Citizensbank.com	Jun 04 2024 20:49:00	Citizens Bank, N.A., Attn: Bankruptcy Dept., One Citizens Plaza, Providence, RI 02903
27726793	Email/Text: skeller@crossriver.com	Jun 04 2024 20:49:00	Cross River Bank, 885 Teaneck Rd, Teaneck, NJ 07666
27726785	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 04 2024 20:44:05	Citibank, N.A., 5800 South Corporate Place, Sioux Falls, SD 57108-5027
27726789	Email/Text: distBankruptcyNotice@ClearBalance.org	Jun 04 2024 20:49:00	Clearbalance, Patient Experience Center, P.O. Box 927830, San Diego, CA 92192-7830
27726790	+ Email/Text: cbdupdate@cbdlax.com	Jun 04 2024 20:50:00	Credit Bureau Data, Inc., Attn: Bankruptcy, 518 State Street, PO Box 2288, La Crosse, WI 54602-2288
27726791	Email/PDF: creditonebknotifications@resurgent.com	Jun 04 2024 20:43:18	Credit One Bank, PO Box 98878, Las Vegas, NV 89193-8878
27726792	+ Email/Text: lisamoore@creditoradvocates.com	Jun 04 2024 20:50:00	Creditor Advocates, PO Box 1264, Prior Lake, MN 55372-0864
27726794	Email/Text: mrdiscen@discover.com		

27726795	+ Email/Text: mrdiscen@discover.com	Jun 04 2024 20:49:00	Discover Bank, PO Box 15316, Wilmington, DE 19850-5316
27726796	+ Email/Text: dplbk@discover.com	Jun 04 2024 20:49:00	Discover Bank, PO Box 30416, Salt Lake City, UT 84130-0416
27726797	Email/Text: dplbk@discover.com	Jun 04 2024 20:50:00	Discover Personal Loans, Attn: Bankruptcy, PO Box 6105, Carol Stream, IL 60197-6105
27726798	Email/Text: kevin@minnesotamortgagelaw.com	Jun 04 2024 20:50:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
27726802	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Jun 04 2024 20:49:00	Ditech Financial, LLC, 4500 Park Glen Road #300, St. Louis Park, MN 55416-4891
27792127	+ Email/Text: opportunitynotices@gmail.com	Jun 04 2024 20:50:00	First Mark Services, Attn: Bankruptcy, PO Box 82522, Lincoln, NE 68501
27726800	+ Email/Text: bankruptcynotices@finwisebank.com	Jun 04 2024 20:49:00	FinWise Bank, c/o Opportunity Financial, LLC, 130 E. Randolph Street, Suite 3400, Chicago, IL 60601-6379
27726801	+ Email/Text: opportunitynotices@gmail.com	Jun 04 2024 20:50:00	FinWise Bank/Opp Loans, Attn: Bankruptcy, 130 E. Randolph St. #3400, Chicago, IL 60601-6379
27726804	Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 04 2024 20:54:24	First Premier Bank, PO Box 5519, Sioux Falls, SD 57117-5519
27726803	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Jun 04 2024 20:54:23	First Premier Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
27726805	Email/Text: Jeffrey.G.Vigil@HealthPartners.com	Jun 04 2024 20:49:00	Healthpartners, 8170 33rd Ave S, Minneapolis, MN 55425
27726807	+ Email/Text: bankruptcy@huntington.com	Jun 04 2024 20:50:00	Huntington Bank, Attn: Bankruptcy, 41 S. High Street, Columbus, OH 43215-3406
27726808	Email/Text: bankruptcy@huntington.com	Jun 04 2024 20:50:00	Huntington National Bank, 7 Eastern Oval, Columbus, OH 43219
27726809	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 04 2024 20:49:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
27766322	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 04 2024 20:50:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
27726811	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 04 2024 20:54:23	LVNV Funding, c/o Resurgent Capital Services, LP, PO Box 10587, Greenville, SC 29603-0587
27726810	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 04 2024 20:54:18	LVNV Funding, c/o Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
27751404	Email/PDF: resurgentbknotifications@resurgent.com	Jun 04 2024 20:44:05	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
27771538	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 04 2024 20:50:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
27726812	+ Email/Text: mdor.bkysec@state.mn.us	Jun 04 2024 20:49:00	Minnesota Department of Revenue, Attn: Denise Jones, PO Box 64447, Saint Paul, MN 55164-0447
27733388	^ MEBN	Jun 04 2024 20:38:46	NCB Management Services, Inc., One Allied Drive, Trevose, PA 19053-6945
27726813	+ Email/Text: netcreditbnc@enova.com	Jun 04 2024 20:50:18	Net Credit, 175 W. Jackson Blvd., Suite 1000, Chicago, IL 60604-2863
27726814	+ Email/Text: bankruptcy.notices@northmemorial.com	Jun 04 2024 20:50:00	North Memorial Medical Center, 3300 Oakdale Ave. N., Robbinsdale, MN 55422-2926
27726815	^ MEBN	Jun 04 2024 20:38:42	Oprtunmetabk, 2 Circle Star Way, San Carlos, CA 94070-6200

27789164	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 04 2024 20:43:19	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
27726816	+ Email/Text: bncmail@w-legal.com	Jun 04 2024 20:50:00	Prosper, c/o Weinstein & Riley, PO Box 3978, Seattle, WA 98124-3978
27726817	^ MEBN	Jun 04 2024 20:39:43	Prosper, PO Box 650078, Dallas, TX 75265-0078
27726818	Email/Text: bnc-quantum@quantum3group.com	Jun 04 2024 20:50:00	Quantum 3 Group, PO Box 788, Kirkland, WA 98083-0788
27772413	Email/Text: bnc-quantum@quantum3group.com	Jun 04 2024 20:50:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
27726819	Email/Text: lawfirmTX@rsieh.com	Jun 04 2024 20:49:00	Rausch Sturm, 250 N. Sunnyslope Rd. #300, Brookfield, WI 53005
27726820	Email/PDF: resurgentbknotifications@resurgent.com	Jun 04 2024 20:54:24	Resurgent Capital Services, PO Box 10497, Greenville, SC 29603-0497
27726821	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 04 2024 20:54:17	Resurgent Capital Services, PO Box 1269, Greenville, SC 29602-1269
27726823	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 04 2024 20:50:00	Select Portfolio Servicing, Inc., PO Box 65450, Salt Lake City, UT 84165-0450
27726825	+ Email/Text: servicing@svcfinc.com	Jun 04 2024 20:49:00	Service Finance Company, Attn: Bankruptcy, 555 S. Federal Highway #200, Boca Raton, FL 33432-6033
27726826	+ Email/PDF: SoFiBKNotifications@resurgent.com	Jun 04 2024 20:44:04	Sofi Lending Corp., Attn: Bankruptcy, 375 Healdsburg Ave. #280, Healdsburg, CA 95448-4151
27735221	Email/Text: mdor.bkysec@state.mn.us	Jun 04 2024 20:49:00	State of Minnesota, Department of Revenue, PO Box 64447 - BKY, St. Paul, MN 55164-0447
27726828	^ MEBN	Jun 04 2024 20:40:07	Systems & Services/ Best Egg, Attn: Bankruptcy, 4315 Pickett Road, Saint Joseph, MO 64503-1600
27729322	+ Email/Text: bankruptcy@huntington.com	Jun 04 2024 20:50:00	The Huntington National Bank, PO Box 89424, OPC856, Cleveland OH 44101-6424
27726829	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 04 2024 20:50:00	Towd Point Mortgage Trust, c/o Select Portfolio Service, PO Box 65450, Salt Lake City, UT 84165-0450
27726830	+ Email/Text: rhonda@wecollectmore.com	Jun 04 2024 20:49:00	Tri State Adjustments, Attn: Bankruptcy, 3439 East Avenue South, La Crosse, WI 54601-7241
27726831	Email/Text: rhonda@wecollectmore.com	Jun 04 2024 20:49:00	Tri State Adjustments, Inc., 3439 East Ave. S, La Crosse, WI 54601-7241
27726834	Email/Text: bknotice@upgrade.com	Jun 04 2024 20:49:00	Upgrade, Inc., 2 North Central Avenue, 10th Floor, Phoenix, AZ 85004
27726833	Email/Text: bknotice@upgrade.com	Jun 04 2024 20:49:00	Upgrade, Inc., 275 Battery Street, 22nd Fl., San Francisco, CA 94111
27726832	+ Email/Text: BAN5620@UCBINC.COM	Jun 04 2024 20:49:00	United Collection Bureau, Inc., 5620 Southwyck Blvd., #206, Toledo, OH 43614-1501
27726835	+ Email/Text: kevin@minnesotamortgagelaw.com	Jun 04 2024 20:49:00	Usset Weingarden, 4500 Park Glen Road #300, Minneapolis, MN 55416-4891

TOTAL: 58

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
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District/off: 0647-3
Date Recd: Jun 04, 2024

User: amari
Form ID: pdf703

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Total Noticed: 66

27734649 *+ Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
27751405 * LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 06, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 4, 2024 at the address(es) listed below:

Name	Email Address
Edward L. Snyder	on behalf of Debtor Richard Monroe edsnyderlaw@totalink.net
Elizabeth A. Vaughan	13ECFNotices@chapter13toledo.com toledo13@ecf.epiqsystems.com;trusteeOHNB5T@ecf.epiqsystems.com
Scott E. France	on behalf of Debtor Richard Monroe sfrance@francelawgroup.net

TOTAL: 3

The court incorporates by reference in this paragraph and adopts as the findings and orders of this court the document set forth below. This document has been entered electronically in the record of the United States Bankruptcy Court for the Northern District of Ohio.



John P. Gustafson
United States Bankruptcy Judge

Dated: June 4 2024

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF OHIO
WESTERN DIVISION

In Re Richard Monroe
 aka Burt Monroe
 SSN: xxx-xx-6451

* JUDGE JOHN P. GUSTAFSON
* Case No. 24-30137 G
*
*

Debtor

ORDER CONFIRMING PLAN

The debtor's plan filed on January 26, 2024, and as modified per a Stipulated Order Amending Plan filed May 28, 2024, having been transmitted to creditors, and it having been determined after hearing on notice that the plan complies with the provisions of Chapter 13, and with all applicable provisions of Title 11 and that each requirement of 11 U.S.C. Section 1325(a) has been met;

IT IS THEREFORE ORDERED that the plan be, and it hereby is, Confirmed; it is further,

ORDERED that Richard Monroe remit monthly to: STANDING CHAPTER 13 TRUSTEE, P.O. Box 712284, Cincinnati, Ohio 45271-2284, the sum of **\$1,800.00** beginning immediately until he shall have paid to the Trustee the total monies required to consummate the plan; it is further,

ORDERED that Debtor(s) shall submit annually to the Trustee all Federal and State Tax Refunds (Net) for tax years **2023, 2024, 2025, 2026 & 2027** by April 15th of each year, **and submit copies of all tax returns to the Chapter 13 Trustee**, and the Debtor(s) agrees that no changes to tax withholdings shall be made without the written permission of the Trustee; and the parties agree that the case will be reviewed annually, upon receipt of any tax refunds, for possible increase in return to unsecured creditors; it is further,

ORDERED that the Debtor shall pay into the Plan all monthly net bonuses during the life of the Plan,

ORDERED that all creditors are enjoined from proceeding against the wages or other property of the debtor(s) without prior permission from this Court; that debtor's employer is enjoined from honoring garnishments, levies, executions or attachments of any kind whatsoever against the wages or other property of the debtor(s) during the pendency of this proceeding, the only exception being payroll deductions for court-ordered support and/or alimony payments; and the employer or debtor(s) shall further immediately notify the Trustee of any termination or suspension of the debtor's employment; it is further,

ORDERED that all creditors are enjoined from commencing or continuing any civil action, or attempting in any manner whatsoever to collect all or any part of a consumer debt proposed to be paid under this plan from any individual that is liable on such debt with the debtor(s) as endorser, guarantor or co-maker; it is further,

ORDERED that the Trustee disburse the monies paid in, by or for the debtor(s) under the plan in accordance with 11 U.S.C. Sections 1326 and 1325, and in the event of a dismissal of this case by the Court or by the debtor(s) pursuant to 11 U.S.C. Section 1307, all funds remaining in the hands of the Trustee at the time of dismissal shall be paid to the Chapter 13 creditors pursuant to the terms of this confirmed plan; it is further,

ORDERED that the Trustee may cease making payment(s) on any claim that is the subject of an Objection, until such time as the Objection is resolved by a final Order. During the pendency of the Objection, the Trustee shall take reasonable steps to insure that there are funds in the estate available to pay the claim if it is allowed as filed and is otherwise properly payable pursuant to the Confirmed Plan and the priorities set forth in the Bankruptcy Code; it is further,

ORDERED that debtor(s) shall maintain insurance coverage on all property, both real and personal, during the pendency of this plan; it is further,

ORDERED that during the pendency of this case, debtor(s) shall timely file all tax returns and pay any and all post-petition tax liabilities as required by law; it is further,

ORDERED that debtor(s) shall not incur additional debt exceeding \$1000.00 in the aggregate without the consent of the Trustee; it is further,

ORDERED that debtor(s) shall inform the Trustee of any changes in circumstances or additional income received, and shall further comply with any requests of the Trustee with respect to additional financial information; it is further,

ORDERED that the Trustee shall disburse the monies paid in, by or for the Debtor(s) under the Plan in the following order of disbursement, as applicable, unless specifically indicated otherwise in the Plan, a Court Order, or a Stipulated Agreed Order between the Debtor(s) and a Creditor:

- 1st - Trustee's authorized percentage fee
- 2nd - Conduit mortgage payment(s)
- 3rd - Secured creditor(s) with fixed monthly payments
- 4th - All other secured claims, priority claims and Court-ordered attorney fees on a pro rata basis
- 5th - General unsecured claims on a pro rata basis

ORDERED that the administrative expenses of the Trustee shall be paid in full pursuant to 11 U.S.C. Sections 503(b), 507(a)(1)(C), 1326(b)(2) and 28 U.S.C. Section 586(e)(1)(B).